

FORM PTO/SB/08A/B (10-01)  
Substitute for PTO-1449A/B

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

**Attorney Docket Number**

40627/S850

**Application Number**

09/785,643

**Filing Date**

February 16, 2001

**Applicant(s)**

Jonathan David Goodwin

**Group Art Unit**

3621

**Examiner Name**

Daniel L. Greene

**U.S. PATENT DOCUMENTS**

EXAMINER INITIALS	Cite No. <sup>1</sup>	DOCUMENT NUMBER Number - Kind Code <sup>2</sup> (If Known)	PUBLICATION DATE MM-DD-YYYY	NAME OF PATENTEE
	9	5,265,221	11-23-1993	MILLER
		6,009,417	12-28-1999	BROOKNER et al.
		6,049,671	04-11-2000	SLIVKA et al.
		6,065,117	05-16-2000	WHITE
		6,473,743 B1	10-29-2002	RYAN, JR.
		6,587,880 B1	07-01-2003	SAIGO et al.

**OTHER DOCUMENTS**

EXAMINER INITIALS	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article, title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
	9	FICKEL, Louise, "Know Your Customer," Leaders for the Next Millennium, CIO Magazine, 08/15/1999, 10pp.
		SAGNER, James S., "Protecting Organizations from Electronic-Transaction Fraud", Healthcare Financial Management; Westchester, Feb 1995, 2pp.

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Examiner Name	Daniel L. Greene

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EXAMINER INITIALS	Cite No. <sup>1</sup>	DOCUMENT NUMBER Number - Kind Code <sup>2</sup> (If Known)	PUBLICATION DATE MM-DD-YYYY	NAME OF PATENTEE
9		5,384,886	01-24-1995	Rourke
		6,098,058	08-01-2000	Gravell et al.
		US 2003/0078893 A1	04-24-2003	Shah et al.

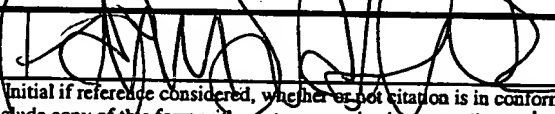
**FOREIGN PATENT DOCUMENTS**

EXAMINER INITIALS	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (If Known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	T <sup>6</sup> (✓)

**OTHER DOCUMENTS**

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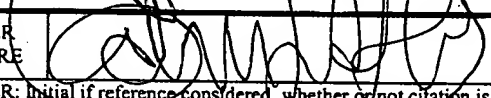
<b>FORM PTO/SB/08A/B (10-01)</b> Substitute for PTO-1449A/B  <b>INFORMATION DISCLOSURE</b>  <b>STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)	<b>Attorney Docket Number</b>	40627/S850
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	<b>Applicant(s)</b>	Jonathan David Goodwin
	<b>Group Art Unit</b>	3621
	<b>Examiner Name</b>	Calvin L. Hewitt II

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EXAMINER INITIALS	Cite No. <sup>1</sup>	DOCUMENT NUMBER Number - Kind Code <sup>2</sup> (If Known)	PUBLICATION DATE MM-DD-YYYY	NAME OF PATENTEE
		5,241,483	08-31-1993	Porret et al.
		5,871,288	02-16-1999	Ryan, Jr. et al.
		6,446,204 B1	09-03-2002	Pang et al.

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EXAMINER INITIALS	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (If Known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	T <sup>6</sup> (✓)

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		USPS Publication No. 25, "Designing Letter Mail", August 1995, 86 pages.

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